Fill in this information to identify the case:

Debtor 1 Kate Adu-Gyamfi aka Kate Adu Gyamfi aka Kate Appiah-Ofori aka Kate Appiah Ofori

Debtor 2 ____________
(Spouse, if filing)

United States Bankruptcy Court for the: District of Maryland

Case number 19-13250-NVA

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 11-2

Last 4 digits of any number you use to identify the debtor's account: XXXXXX9933

Property address: 7120 Susans Pass
Number Street

Elkridge, MD 21075
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☑ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $ ____________

Part 3: Postpetition Mortgage Payment

Check one:

☑ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 07/01/2024
MM / DD / YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a) $ 0.00
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b) $ 0.00
c. **Total**. Add lines a and b.	(c) $ 0.00

Debtor 1 Kate Adu-Gyamfi aka Kate Adu Gyamfi aka Kate Appiah-Ofori aka Kate Appiah Ofori
First Name Middle Name Last Name

Case number (if known) 19-13250-NVA

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: __/__/____
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

☐ I am the creditor.
☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✘ */s/ Gregory C. Mullen*
Signature

Date July 10, 2024

Print: Gregory Mullen
First Name Middle Name Last Name

Title *Attorney*

Company BWW Law Group, LLC

Address 6003 Executive Blvd, Suite 101
Number Street

Rockville, MD 20852
City State ZIP Code

Contact phone 301-961-6555

Email bankruptcy@bww-law.com

CERTIFICATE OF SERVICE

I hereby certify that on this 10th day of July, 2024, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing filed pleading will be served electronically by the Court's CM/ECF system on the following:

Brian A. Tucci, Trustee

Eric Steiner, Attorney

I hereby further certify that on this 10th day of July, 2024, a copy of the foregoing filed pleading was also mailed first class mail, postage prepaid to:

Kate Adu-Gyamfi aka Kate Adu Gyamfi aka Kate Appiah-Ofori aka Kate Appiah Ofori
7120 Susans Pass
Elkridge, MD 21075

/s/ Gregory C. Mullen
Gregory Mullen
Attorney
BWW Law Group, LLC